

# S O C I A L S E C U R I T Y TODAY

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## HISTORY PAGE WINS LYCOS HONORS

Ever wonder what a world-class Internet home page looks like? If so, be sure to stop by [www.ssa.gov/history](http://www.ssa.gov/history) the next time you're online and check out Social Security's history page. There you'll find valuable information about Social Security, how it got started and how it evolved over the years.

If you think the site rates as something special, you're not alone. Lycos, one of the largest Internet search engines, recently named it among the top five percent of the sites on the Web. Lycos said, "Considering that most young adults don't believe Social Security will be around when they get old, they might want to check out the program's history at the official Social Security Administration (SSA) site. Academics and historians will find a ton of resources here, from old

photos and court rulings to transcribed interviews with those instrumental in creating the landmark program. A fascinating and exhaustive collection – one worth preserving for future generations, regardless of their stake in the federal entitlement till."

According to SSA Historian Larry DeWitt, one of the co-creators of the page, the site gets about 2,000 hits a day. "It really is a world-wide web. We get traffic from over 50 countries. Our goal is to have as much information as possible in this easily accessible media, so students, researchers, archivists and the general public won't have to travel to Baltimore to see it."

For the past year, Larry and his co-worker Bob Krebs have been converting many of Social Security's paper records into electronic format for the Internet. Some of the material has been specially written, such as the brief history of Social Security for general audiences. And, of course, there's an extensive amount of original material for those who want more in-depth information. Included are the speeches and articles written by Arthur Altmeyer,

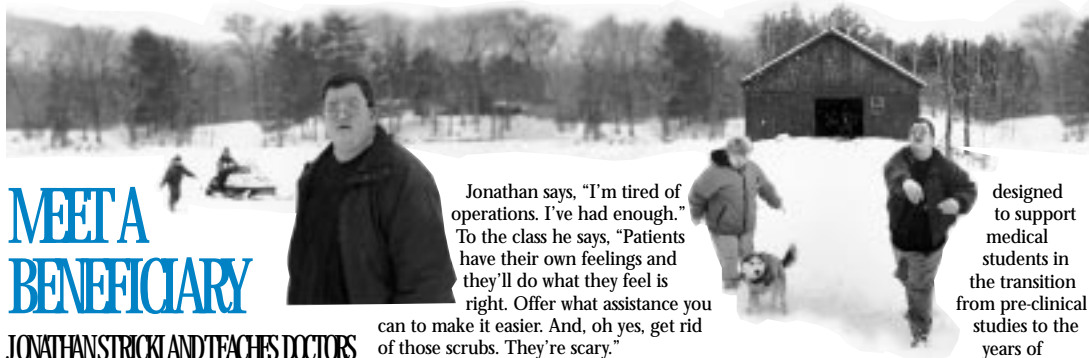
SSA's first Commissioner. "It lets visitors get an insight into what policymakers were thinking in the early years of the program," Larry says.

A catalog listing oral interviews with more than 120 key policy makers over the years is also available and gradually the interviews themselves are being converted into online documents. More than a dozen items include sound bites and video clips from the past.

What's the most requested information? The original Social Security Act of 1935 and the subsequent Supreme Court rulings on its constitutionality lead the list. Other items of interest are Presidential speeches about Social Security, frequently asked questions and a brief history of the agency itself, including everything from why it's located in Baltimore to the Oklahoma City bombing.

For those who want to test their Social Security IQs, there's also a fun-and-games page featuring a Social Security quiz, crossword puzzles and picture puzzles from Social Security's past. It all adds up to a site you might want to put on your favorites list.





## MEET A BENEFICIARY

### JONATHAN STRICKLAND TEACHES DOCTORS

"Don't expect your patients to go along with everything you say." That's the message from 16-year-old Social Security beneficiary Jonathan Strickland of Alton, New Hampshire. For the past two years, Jonathan has spoken to several classes of third-year medical students at Harvard Medical School about patient-doctor relations. And Jonathan should know a lot about patient-doctor relations. Since age 5, he's had more than 48 surgeries to treat complications from congenital craniosynostosis, an abnormality resulting from a premature closure of the bones of his skull during fetal development. More recently, his medical needs have centered on obstructive sleep apnea, which causes labored breathing during sleep, and osteochondritis dissecans, which gives him discomfort and frequent locking in his knee.

Jonathan says, "I'm tired of operations. I've had enough." To the class he says, "Patients have their own feelings and they'll do what they feel is right. Offer what assistance you can to make it easier. And, oh yes, get rid of those scrubs. They're scary."

Even though Jonathan's physicians recommended surgery to treat his most recent conditions, Jonathan believed the procedures were unnecessary and refused them. His refusal became a source of family tension and he was referred to a counselor, Gordon Harper, M.D., at Harvard Medical School. The counseling he received eventually led to his position in front of the class of medical students. "I told them what scared me about surgery and what my doctors did to help me, and, in some cases, what they could have done differently."

Dr. Harper, instructor of the Patients-Doctor III Commons course at Harvard's Children's Hospital, says, "Jonathan's case presents an opportunity for students to become more familiar with how to evaluate a patient's past procedures and the needs of adolescent patients." The course is

designed to support medical students in the transition from pre-clinical studies to the years of

clinical training ahead.

As the son of a disabled Vietnam War veteran, Jonathan has been getting Social Security benefits since 1989. More recently, he became eligible for Supplemental Security Income payments, too, based on his own disability and his family's finances. "The money goes to help with the day-to-day cost of living."

Right now, Jonathan is a sophomore at Alton Central High, studying human biology, algebra 1, college prep English, economics and computer literacy. His favorites are biology and computer literacy. In his spare time, he works on his motorbike and truck. After high school and college, Jonathan plans to go on to medical school himself and a career as a doctor. If he does, he'll certainly be one up in patient-doctor relations.



## EDITOR

The note, "Retirement Age Increasing" in *Social Security Today* for September/October states: "When Social Security was set up in 1935, the age for retirement benefits was 65. But only about half of those working actually lived long enough to collect them." In the mid-1930s, the life expectancy at birth was a little less than 65. Based on this "fact," many persons conclude - quite incorrectly - that most workers (or worse, all workers) would not, under those conditions, reach retirement age.

The fallacy of this analysis, which the aforementioned note picks up, is that one should consider life expectancy at, say, age 20 when a person generally enters the labor

market. On this basis, the mid-1930s life expectancy of the new entrants to the work force was to age 68, so that about 60 percent survived to age 65. Moreover, if one considers all persons of all ages who were working when Social Security went into effect, the survival proportion would have been about 75 percent. Both of these figures are well above the "only about half" in the note.

*Robert J. Myers*  
Former Chief Actuary  
Social Security Administration

*Ed's note:* Today the life expectancy of someone entering the work force at age 20 is 77.4 years.

A number of readers caught an error in

the table published in the September/October article, so we are reprinting the new retirement age table in its entirety.

Here's the rundown on retirement ages that could affect you.

| Year of birth   | Full retirement age |
|-----------------|---------------------|
| 1937 or earlier | 65                  |
| 1938            | 65 and 2 months     |
| 1939            | 65 and 4 months     |
| 1940            | 65 and 6 months     |
| 1941            | 65 and 8 months     |
| 1942            | 65 and 10 months    |
| 1943-1954       | 66                  |
| 1955            | 66 and 2 months     |
| 1956            | 66 and 4 months     |
| 1957            | 66 and 6 months     |
| 1958            | 66 and 8 months     |
| 1959            | 66 and 10 months    |
| 1960 and later  | 67                  |

## A WRONG NUMBER CAN DELAY YOUR TAX RETURN

As regular as clockwork, the Internal Revenue Service (IRS) reminds us to pay our taxes by sending us a Form 1040 soon after the first of the year. If you're due a refund, you also want to make sure you receive it promptly. You can avoid delays by verifying that all names and Social Security numbers

are recorded correctly on your tax return.

When processing tax returns, IRS checks all names and Social Security numbers for accuracy. In the past, IRS matched the names and numbers of taxpayers and their spouses. Now, the names and numbers of all dependents, including newborns, listed on the tax return are checked.

When IRS discovers an incorrect Social Security number on your tax return, the agency will send you a letter explaining the

discrepancy. You must fix the problem by giving IRS the correct Social Security number before you can get a tax refund. If you don't already have a number or if you need one for a dependent, call or visit a Social Security office.

In addition, check the Social Security number on your W-2 statement and pay stubs to make sure it matches the one on your card. If it doesn't, tell your employer immediately.

## COMMISSIONER'S MESSAGE



*Kenneth S. Apfel  
Commissioner  
of Social Security*

Upon assuming office, I directed this agency to conduct a top-to-bottom review of the implementation of the childhood disability provisions of the welfare reform law. This review was needed because Congress, the President and the American public deserved to know whether the law and the regulations were being applied fairly.

We examined a number of aspects of the implementation including quality assurance data, developed case profiles, reviewed adjudicators' instructions and conducted other oversight activities with this goal: to ensure that our implementation process permitted every child who is eligible for disability benefits to receive them.

Overall, Social Security and the states did a good job implementing the childhood disability provisions of the law, but we did find problems with the manner in which certain redeterminations were made.

Most importantly, I want to emphasize that our review was not about numbers — it

was about children. And because of that, we are now taking steps above and beyond normal action to make sure that no child whose benefit should have continued is overlooked. We are now reviewing approximately 45,000 of the SSI childhood disability cases that were ceased during this process. All benefit cessation cases showing the mental retardation code, as well as all denials of initial applications filed on or after August 22, 1996, with the mental retardation code, are being reviewed. In addition, for children with the code for mental retardation and an IQ score of 75 or below, we are reopening their cases, developing them as needed and providing a new redetermination if their benefits were ceased or their applications were denied. In cessations of children with the code for mental retardation and an IQ score above 75, we are reviewing their cases and, if deficiencies exist, reopening them, developing the cases as needed and providing a new redetermination.

Also, while the accuracy of decisions has been above the regulatory threshold for accuracy nationally, our quality assurance data show that the accuracy varies by state and by impairment. Therefore, to ensure a uniform level of accuracy, we are reviewing a portion of the cessation cases in each state in those areas which have been found to have the greatest likelihood of errors.

In addition, families of all children whose eligibility for Supplemental Security Income has been ceased under the new law

and who have not appealed will receive another opportunity to do so, and a new 10-day period to request benefit payments to continue during the appeals process. Also, we are making a concerted effort to ensure that families are aware of available legal assistance by providing toll-free numbers in our field offices, teleservice centers, our Internet site and on the notices we send.

Our initial estimate of 135,000 children losing benefit eligibility has been modified. We now believe that about 100,000 children, approximately 10 percent of the children who were receiving benefits based on a disability, will be impacted.

During the review, we also sampled 151 cessation cases to help us answer the question, "Who are these children?" We found that the children affected do have limitations in functioning, but by and large, their conditions are not as severe as those of the 900,000 children who will continue to receive benefits. The majority of cases in which children came off the rolls involved learning problems, such as attention deficit hyperactivity disorder and conduct disorders. A third of the children sampled had demonstrated medical improvement.

This was an exhaustive process that received input from many people—advocates, service providers, members of Congress and the public. We could not have conducted this review without their support, and I want to personally thank them. I also want to say that this agency is doing all that it can to protect the rights of disabled children.

## A COOL PLACE TO WARM UP

There's a new hang-out for kids that's been catching a lot of attention lately. It's Social Security's web pages for children, a specially designed Internet site that explains Social Security in terms young people can understand. The site includes information and educational materials suitable for grades kindergarten through six — "Social

Security Kid's Stuff" — and grades seven through 12 — "Hot Questions for Cool Teens." There's also a section for parents, "What Every Parent Should Know About Social Security," and a kit for teachers, "Social Security and You," that can be downloaded for further use.

In its first two weeks on the Internet, the site was visited by more than 10,000 people. To get to the Social Security web site for kids, go to [www.ssa.gov/kids](http://www.ssa.gov/kids).



WHAT'S NEW

## TUNE INTO SOCIAL SECURITY

In the July/August issue of *Social Security Today*, we published a list of recently produced videos to fill viewers in on various aspects of Social Security. The results were overwhelming; we received more than 1,200 requests for videos from our readers. In this issue, we offer another list of videos. Most of these tapes are for specific audiences with a number explaining things employers need to know to make submitting information easier and more accurate.

To get a copy of any of the videos listed below, just fax Social Security's Distribution Center, 1-410-965-0696. A single copy of each is available without charge.

### PREPARING A W-2/W-3 20:00

Explains how employers should complete W-2/W-3 forms for their employees to make sure they contain all the information required by Social Security.

### SSA: THE EMPLOYER'S PERSPECTIVE 12:00

Looks at Social Security from an employer's point of view and shows how Social Security processes a W-2 form. Also gives tips on avoiding most common problems in processing W-2s.

### CRITICAL LINKS 15:00

Explains how important it is to provide accurate names and Social Security numbers on W-2s. Also shows employers correct

ways to enter difficult names on W-2s and how to avoid most common name errors.

### REPORTING SPECIAL WAGE PAYMENTS 15:00

Explains how employers should report special wage payments—those made to an employee or retiree in a prior year—and avoid reducing the retiree's Social Security benefit.

### A GUIDE TO PULMONARY FUNCTION STUDIES 20:00

Designed to improve the quality of medical evidence submitted by doctors and respiratory technicians, this program acquaints specialists with Social Security's specific evidentiary requirements in this area.

## ANNUAL REPORT NO LONGER REQUIRED

People who receive Social Security benefits and work and earn over the annual limit no longer need to file an annual report of earnings. As one way to provide these workers with better service, last year Social Security began accepting the earnings information employers report on W-2s or income reported on self-employment tax returns to adjust benefits. In previous years, working beneficiaries were required to send Social Security an annual report of earnings no later than April 15.

The earnings limit for people 65 through 69 is \$14,500 this year. For workers under 65, it's \$9,120. There are, however, a few instances when beneficiaries still need to file an annual earnings report. Generally, working beneficiaries under age 70 need to file annual reports when their actual earnings are not the same amount as those reported on their W-2 and/or self-employment tax return. Also, people who are eligible to receive benefits under the monthly earnings test and certain self-employed people, as well as

people who had earned income in another year, should call their local Social Security office to find out whether they must file an annual report.

## ADVICE FOR TAX TIME

If you're receiving Social Security, you should know that you may have to pay taxes on some of your benefits. Couples whose combined income is between \$32,000 and \$44,000, and individuals with incomes between \$25,000 and \$34,000, may have to pay federal income tax on up to 50 percent of their benefits. Couples whose combined income exceeds \$44,000, and individuals whose income is over \$34,000, may have to pay taxes on up to 85 percent of their benefits. For those whose income is below these levels, Social Security benefits are not taxed.

For tax purposes, income is defined as the couple's or individual's adjusted gross income as reported on Form 1040, plus one half of the total Social Security benefits received for the year, plus nontaxable interest.

The taxes are due along with other taxes you have to pay when you file your federal tax return.

Because the law currently prohibits Social Security from withholding taxes from benefits, you may want to file quarterly estimated tax returns and pay the amount due at that time.

Legislation to permit tax withholding from Social Security benefits is pending in Congress.

## MORE BENEFITS FROM MEDICARE

Starting in January, Medicare is adding more benefits to help you stay healthy. Yearly mammograms, pelvic and breast examinations, including Pap smears, and colorectal cancer screening are now covered by Medicare medical insurance. Talk to your doctor to see if any of these examinations are right for you.

## MEDICARE ENROLLMENT PERIOD ENDS MARCH 31

The annual open enrollment period for Medicare medical insurance (Part B) ends March 31. That means if you're eligible for this important protection, but aren't enrolled, you'll have a chance to sign up. Medicare medical insurance helps pay for doc-

tors' services and a variety of other medical services and supplies that are not covered by Medicare hospital insurance. Each year, as soon as you meet the annual medical insurance deductible, Medicare medical insurance generally will pay 80 percent of the approved charges for covered services you receive during the rest of the year. This year, the deductible is \$764.

If you didn't enroll for Medicare Part B when you first became eligible, your premium will be 10 percent higher than the basic monthly premium for each year you were eligible but did not enroll. The basic monthly Medicare Part B premium did not change in 1998; it's still \$43.80.

If you're 65 or older and not eligible for Medicare's premium-free hospital insurance (Part A) coverage, you can buy this coverage along with Part B coverage during the annual enrollment period.

If you want to sign up for Medicare Part B, call your local Social Security office, or our toll-free number, 1-800-772-1213, any business day between 7 a.m. and 7 p.m. The lines are busiest during the middle of the day. It's best to call early in the morning or in the evening.



## ARE YOU CHAINED TO THE BANK?

Looking forward to a carefree retired life? Plenty of rest, relaxation and playing with the grandchildren? Do those grandchildren live out of state? What happens to your Social Security benefits when you visit them, go on vacation or are away from home for other reasons? When you apply for Social Security, be sure to sign up for direct deposit, too. Then you'll know your benefits are safely deposited in your bank, credit union or savings and loan, every time, no matter where you are.

If you don't already have an account, think about opening one before you retire. Contact the bank, credit union or savings and loan of your choice, and they'll be glad to help you. If you already have a bank account, bring your bank statement or personal check and your Social Security

number with you when you apply for Social Security benefits.

Do you always pay by cash? When you use direct deposit, you have the option of writing a check to pay your bills from the safety of your home. You also can write a check to buy your groceries, all without carrying a lot of cash with you. Even if you still want a little cash in your pocket, direct deposit makes it easy. With ATMs you have easy access to cash just about anytime, day or night.

Even if direct deposit doesn't appeal to you at first, you should look into the advantages. When you retire, you want the freedom to come and go as you please. Why tie yourself down waiting for your benefit check in the mail? Send it to the bank, credit union or savings and loan of your choice, and enjoy your carefree retired years.

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